

## Information to identify the case:

Debtor 1:	<b>Alicia Jones</b>	Social Security number or ITIN:	xxx-xx-5039
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/8/18
Case number:	18-32198-VFP	Date case converted to chapter:	7 8/7/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alicia Jones	
2. All other names used in the last 8 years	fka Alicia Jacobson Jones	
3. Address	59 Brookdale Avenue Newark, NJ 07106	
4. Debtor's attorney Name and address	Michelle Labayen Law Office of Michelle Labayen 24 Commerce Street Suite 1300 Newark, NJ 07102	Contact phone 973-622-1584
5. Bankruptcy trustee Name and address	Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950	Contact phone (973) 267-0220

For more information, see page 2 &gt;

Debtor **Alicia Jones**

Case number **18-32198-VFP**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 8/12/19
<b>7. Meeting of creditors</b>	<b>September 12, 2019 at 12:30 PM</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline: 11/12/19</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  Please do not file a proof of claim unless you receive a notice to do so.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 5

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Alicia Jones  
 Debtor

Case No. 18-32198-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db +Alicia Jones, 59 Brookdale Avenue, Newark, NJ 07106-1813  
 tr +Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 517860859 +Cardiac Care of North Jersey, 340 East Northfield Road, Suite 2C,  
 Livingston, NJ 07039-4892  
 517860863 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300  
 517860864 +Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329  
 517860865 +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517860866 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517860867 +Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247  
 517860869 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812  
 517860870 +New Jersey Anesthesia Associates, 200 S Orange Ave, Livingston, NJ 07039-5817  
 517860871 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
 518064217 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 517860879 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 517958300 U.S. Bank National Association, as Trustee, c/o Wells Fargo Bank, N.A. as Servicer,  
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 517860882 +Unified Vailsburg Services, 42 Richelieu Terrace, Newark, NJ 07106-1634  
 517963699 +Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931  
 517973622 +WILMINGTON SAVINGS FUND SOCIETY, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546  
 517973040 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605  
 517873151 +Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
 Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: michelle@labayenlaw.com Aug 12 2019 23:43:49 Michelle Labayen,  
 Law Office of Michelle Labayen, 24 Commerce Street, Suite 1300, Newark, NJ 07102

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517860857 +EDI: CINGMIDLAND.COM Aug 13 2019 03:18:00 AT&T Mobility, 1025 Lenox Park Blvd. NE,  
 Atlanta, GA 30319-5309  
 517922234 EDI: BECKLEE.COM Aug 13 2019 03:18:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517860856 +EDI: AMEREXPR.COM Aug 13 2019 03:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 517894207 +EDI: PRA.COM Aug 13 2019 03:18:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 517860858 EDI: CAPITALONE.COM Aug 13 2019 03:18:00 Capital One Bank USA N., 15000 Capital One Drive,  
 Richmond, VA 23238  
 517860860 +EDI: CHASE.COM Aug 13 2019 03:18:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 517860861 +Fax: 602-659-2196 Aug 13 2019 00:23:13 Chex System, 7805 Hudson Road, suite 100,  
 Saint Paul, MN 55125-1703  
 517860862 +EDI: CITICORP.COM Aug 13 2019 03:18:00 Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 517957551 +EDI: AIS.COM Aug 13 2019 03:18:00 Directv, LLC, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517860868 +EDI: IRS.COM Aug 13 2019 03:18:00 Internal Revenue Service, P.O. Box 804527,  
 Cincinnati, OH 45280-4527  
 517860872 +E-mail/Text: bnc@nordstrom.com Aug 12 2019 23:44:11 Nordstrom FSB, Attn: Bankruptcy,  
 Po Box 6555, Englewood, CO 80155-6555  
 517860873 +E-mail/Text: bankruptcy@onlineis.com Aug 12 2019 23:45:18 Online Collections,  
 Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489  
 517973105 EDI: PRA.COM Aug 13 2019 03:18:00 Portfolio Recovery Associates, LLC, c/o Gap,  
 POB 41067, Norfolk VA 23541  
 517973106 EDI: PRA.COM Aug 13 2019 03:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 517860874 +EDI: PRA.COM Aug 13 2019 03:18:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 517860875 +E-mail/Text: bankruptcy@savit.com Aug 12 2019 23:45:34 SaVit Collection Agency,  
 Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250  
 517860876 +E-mail/Text: bkteam@selenefinance.com Aug 12 2019 23:44:10 Selene Finance, Po Box 422039,  
 Houston, TX 77242-4239  
 517863432 +EDI: RMSC.COM Aug 13 2019 03:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517860877 +EDI: RMSC.COM Aug 13 2019 03:18:00 Synchrony Bank, PO BOX 960061,  
 Orlando, FL 32896-0061

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Aug 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517860880 E-mail/Text: DASPUBREC@transunion.com Aug 12 2019 23:44:01 TransUnion,  
555 W. Adams Street, Chicago, IL 60661  
517860878 EDI: WTRRN BANK.COM Aug 13 2019 03:18:00 Target, Target Card Services,  
Mail Stop NCB-0461, Minneapolis, MN 55440  
517860881 +EDI: ECMC.COM Aug 13 2019 03:18:00 U.S. Department of Education, Ecmc/Bankruptcy,  
Po Box 16408, Saint Paul, MN 55116-0408  
517860883 +EDI: VERIZONCOMB.COM Aug 13 2019 03:18:00 Verizon, P.O Box 4833, Trenton, NJ 08650-4833  
517860884 EDI: WFFC.COM Aug 13 2019 03:18:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
Greenville, SC 29606  
517860886 EDI: WFFC.COM Aug 13 2019 03:18:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701  
517952069 EDI: WFFC.COM Aug 13 2019 03:18:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
517860885 +EDI: WFFC.COM Aug 13 2019 03:18:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Michelle Labayen on behalf of Debtor Alicia Jones michelle@labayenlaw.com,  
silvia@labayenlaw.com  
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
rsolarz@kmlawgroup.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net; njl6@ecfcbis.com; jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed Pass-Through Certificates, Series 2007-WFHE2 ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE2, Asset-Backed Pass-Through Certificates, Series 2007-WFHE2 ecf@powerskirn.com

TOTAL: 8